

Exhibit H.

October 3, 2016 letter from Dan Holloway to Farm Bureau

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October 3, 2016

By US mail

James M. DeFea
SD Business Center Bodily Injury Specialist
Farm Bureau Property and Casualty Insurance Company
3500 South Philips Ave, Suite 247
Sioux Falls, SD 57105

Re: *Leonard and Patty Gregerson, stolen-cattle claim; claim number A090314Poo*

Dear Mr. DeFea,

I've received your letter to me dated September 27, 2016. Your letters to the Gregersons did not make clear why Farm Bureau has denied the claim. Nor does your letter to me state the basis for denial. You just invite me to give you a call and talk about it on the phone.

I'd like to have Farm Bureau's reasons in writing. We don't speak as precisely and accurately in phone conversations as when we write things down in letters. And we don't remember what is said with as much precision and accuracy, either. So oral conversations give rise to confusion and disagreement over what was said. Discussing matters like this on the phone tends to make disputes harder, not easier, to resolve.

So again, please send me a written statement explicitly laying out the exact reasons why Farm Bureau denies the Gregersons' claim. That will enable the Gregersons to respond effectively.

Yours,

